

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:
LINDA MILLER

Case No.: 18-29286 VFP

Hearing Date: 11/19/2020 at 8:30 am

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I[We], Linda Miller, am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on October 7, 2020.

- 1) The Chapter 13 plan was originally confirmed by order entered on February 27, 2020.
- 2) I was current with plan payments through March 1, 2020.

I was current with post-petition mortgage payments through July 1, 2020 on realty located at 381 Greenleaf Avenue Englewood, NJ.

[If not applicable, skip] [if more than 1 property add additional lines]

- (a) The mortgage payments referred to above are \$1,586.57 contractual payments adequate protection payments. [Check one]
 YES NO
- (b) If the confirmed plan includes a cram down on a mortgage, then answer the following:
- (c) I am current with post-petition real estate taxes on the realty located at _____

YES NO

- (d) I have current liability insurance on the property and can provide proof thereof.

YES NO

- 2) I was current with post-petition auto payments through _____ date on the following automobile(s)
_____. [If not applicable, skip]
- 3) The change in my household income previously reported on Schedule I is \$393.56. My current household income is \$3,682.23 . I have attached a current paystub or proof of the change in income to

this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now \$3,288.67.

4) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

This year I started working with a new company where I was able to work overtime. I was able to pick up second shifts as needed on my own free will. Due to the Pandemic, I was unable to work any second shift positions because they were no longer available. This led me to my financial hardship with my monthly payment obligations. I have applied for a position at Specialty RX, LLC and have an anticipated start date of October 1, 2020 earning \$13 an hour and 40 hours a week. With my new position and my contributions I will be able to resume my monthly household obligation and trustee payments.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: November 12, 2020

Signed: L. Smiley 11/13/2020